



Order Filed on October 11, 2024
by Clerk
U.S. Bankruptcy Court
District of New Jersey

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

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In Re:

NANA OPOKU-WARE, DEBTOR(S)

Case No.: 19-25519 JKS

Adv. No.:

Hearing Date: 8/22/2024 @ 10:00 A.M.

Judge: John K. Sherwood, U.S.B.J.

AMENDED ORDER RELATING TO U.S.
BANK, NA'S DEFAULT CERTIFICATION

U.S. Bank, NA ('US Bank'), by and through its counsel, Romano, Garubo & Argentieri, Emmanuel J. Argentieri, Esq., Appearing, having filed a Default Certification, seeking relief from the automatic stay, pursuant to a previously entered order, asserting Debtor missed payments, regarding the mortgage it holds relating to real property, located at 123-125 Division Street, Elizabeth, New Jersey, and the Debtor, having filed an Objection to the relief requested by US Bank and the Parties having resolved the issues raised in the default request, and/or for good cause having been shown, the relief set forth on the following pages, two (2) through three (3), is hereby **ORDERED**.

DATED: October 11, 2024


Honorable John K. Sherwood
United States Bankruptcy Court

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Debtor: Nana Opoku-Ware, Debtor(s)

Case no.: 19-25519 JKS

Caption of order: Amended Order Relating to US Bank's Default Certification

1. The Debtor must sell, non-residential real property, located at 30 Clinton Place, Newark, New Jersey 07108 ('Newark Property'), **not** the subject of US Bank's mortgage¹, within a period of ninety (90) days of entry order originally entered order on this application (The order was entered on September 5, 2024, as docket entry one hundred and sixty [160], hence the sale and payoff, must be consummated within, within ninety days of entry of this order)

2. The Newark real property sale, must pay all post petition arrearages, due to US Bank, as to the Debtor's residential property, that is 123-125 Division Street, Elizabeth, New Jersey (which is the property subject to US Bank's Mortgage), through the August 2024 payment, as well as US Bank's attorney fees and costs, in the amount of \$350, associated with the default certification request

3. If the Debtor fails to sell the Newark property and repay the mortgage arrears and attorneys fees and costs due to US Bank, regarding the Elizabeth residential property, then US Bank, may file a default certification with the Court, asserting the failure to comply with this order, seeking entry of an order vacating the stay in its favor

¹This is non-residential real property, owned by the Debtor, that, in an earlier Debtor filed plan, the Debtor called for the surrender, but post-plan confirmation, the property's value, due to positive market conditions, has materially increased.

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Debtor: Nana Opoku-Ware, Debtor(s)

Case no.: 19-25519 JKS

Caption of order: Amended Order Relating to US Bank's Default
Certification

4. Starting September 1, 2024 and each month thereafter,
consistent with the note and mortgage, the Debtor must pay the
regular post-petition mortgage payments to US Bank

5. In the event the Debtor fails to make any regular ongoing
mortgage payment, more than 15 days, after the due date, US Bank
may submit a default certification and order, providing for
relief from the automatic stay as to the Elizabeth property
subject to its mortgage